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**UTILITY
PATENT APPLICATION
TRANSMITTAL**

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Attorney Docket No. 60709-00010

First Inventor Starkman C. Hartley

Title DELINQUENCY-MOVING MATRICES FOR VISUALIZING LO
COLLECTIONS

Express Mail Label No. EL319733434US

APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

1. Fee Transmittal Form (e.g., PTO/SB/17)
(Submit an original, and a duplicate for fee processing)

2. Application claims small entity status.
See 37 CFR 1.27

3. Specification [Total Pages 15]
(Preferred arrangement set forth below)

- Descriptive title of the Invention
- Cross References to Related Applications
- Statement Regarding Fed sponsored R & D
- Reference to sequence listing, a table, or a computer program listing appendix
- Background of the Invention
- Brief Summary of the Invention
- Brief Description of the Drawings (if filed)
- Detailed Description
- Claim(s)
- Abstract of the Disclosure

4. Drawing(s) (35 USC 113) [Total Sheets 4]

5. Oath or Declaration [Total Pages]

- Newly executed (original or copy)
- Copy from a prior application (37 CFR 1.63(d))
(for continuation/divisional with Box 18 completed)
- DELETION OF INVENTOR(S)
Signed statement attached deleting inventor(s)
named in the prior application, see 37 CFR
1.63(d)(2) and 1.33(b).

6. Application Data Sheet. See 37 CFR 1.76

Assistant Commissioner for Patents
ADDRESS TO: Box Patent Application
Washington, DC 20231

7. CD-ROM or CD-R in duplicate, large table or
Computer Program (Appendix)

8. Nucleotide and/or Amino Acid Sequence Submission
(If applicable, all necessary)

- Computer Readable Form (CRF)
- Specification Sequence Listing on:
 - CD-ROM or CD-R (2 copies); or
 - Paper
- Statements verifying identity of above copies

ACCOMPANYING APPLICATION PARTS

9. Assignment Papers (cover sheet & document(s))
37 CFR 3.73(b) Statement
10. (when there is an assignee) Power of Attorney

11. English Translation Document (if applicable)

12. Information Disclosure Statement (IDS)/PTO-1449 Copies of IDS
Statement (IDS)/PTO-1449 Citations

13. Preliminary Amendment

14. Return Receipt Postcard (MPEP 503)
(Should be specifically itemized)

15. Certified Copy of Priority Document(s)
(If foreign priority is claimed)

16. Request and Certification under 35 U.S.C. 122
(b)(2)(B)(i). Applicant must attach form PTO/SB/35 or
its equivalent.
Declaration and Power of Attorney (for
identification purposes only)
Certificate of Express Mailing

17. Other: _____

18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment, or in an Application Data Sheet under 37 CFR 1.76:

 Continuation Divisional Continuation-in-part (CIP) of prior application No.: _____ / _____

Prior application information:

Examiner: _____ Group/Art Unit: _____

For CONTINUATION OR DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

19. CORRESPONDENCE ADDRESS

<input type="checkbox"/> Customer Number or Bar Code Label (Insert Custom No. or Attach bar code label here)		or <input checked="" type="checkbox"/> Correspondence address below			
Name	John S. Beulick				
Address	Armstrong Teasdale LLP One Metropolitan Sq., Suite 2600				
City	St. Louis	State	Missouri		Zip Code
Country	US	Telephone	(314) 621-5070		Fax

Name (Print/type)	Patrick W. Rasche		Registration No. (Attorney/Agent)	37,916
Signature	<i>Patrick W. Rasche</i>		Date	December 29, 2000

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Office, Patent and trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

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FEE TRANSMITTAL for FY 2001

Patent fees are subject to annual revision.

TOTAL AMOUNT OF PAYMENT

(\$780.00)

Complete If Known

Application Number

Filing Date

First Named Inventor Starkman C. Hartley

Group Art Unit

Examiner Name

Attorney Docket Number 60709-00010

METHOD OF PAYMENT (check one)

1. The Commissioner is hereby authorized to charge indicated fees and credit any over payments to:

Deposit Account Number

01-2384

Deposit Account Name

 Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17 Applicant claims small entity status. See 37 CFR 1.16 and 1.172. Payment Enclosed: Check Credit Card Money Order Other

FEE CALCULATION (continued)

3. ADDITIONAL FEES

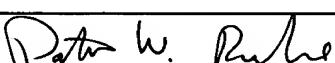
Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
105	130	205	65 Surcharge - late filing fee or oath
127	50	227	25 Surcharge-late provisional filing fee or cover sheet
139	130	139	130 Non-English specification
147	2520	147	2520 For filing a request for ex parte reexamination
112	920*	112	920* Requesting publication of SIR prior to Examiner action
113	1840*	113	1840* Requesting publication of SIR after Examiner action
115	110	215	55 Extension for reply within first month
116	390	216	195 Extension for reply within second Month
117	890	217	445 Extension for reply within third month
118	1390	218	695 Extension for reply within fourth month
128	1890	228	945 Extension for reply within fifth month
119	310	219	155 Notice of Appeal
120	310	220	155 Filing a brief in support of an appeal
121	270	221	135 Request for oral hearing
138	1510	138	1510 Petition to institute a public use proceeding
140	110	240	55 Petition to revive – unavoidable
141	1240	241	620 Petition to revive – unintentional
142	1240	242	620 Utility issue fee (or reissue)
143	440	243	220 Design issue fee
144	600	244	300 Plant issue fee
122	130	122	130 Petitions to the Commissioner
123	50	123	50 Petitions related to provisional applications
126	180	126	180 Submission of Information Disclosure Stmt
581	40	581	40 Recording each patent assignment per property (times number of properties)
146	710	246	355 Filing a submission after a final rejection (37-CFR 1.129(a))
149	710	249	355 For each additional invention to be examined (37 CFR 1.129(b))
179	710	279	355 Request for Continued Examination (RCE)
169	900	169	900 Request for expedited examination of a design application
Other fee (specify) _____			

*Reduced by Basic Filing Fee Paid SUBTOTAL (3)

**or number previously paid, if greater; For Reissues, see above

SUBMITTED BY

Complete (if applicable)

Name (Print/Type)	Patrick W. Rasche	Registration No. (Attorney/Agent)	37,916	Telephone	(314) 621-5070
Signature				Date	December 29, 2000

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

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PATENT
60709-00010

CERTIFICATE OF MAILING BY EXPRESS MAIL TO
THE COMMISSIONER OF PATENTS AND TRADEMARKS

Express Mail mailing label number: **EL319733434US**

Date of Mailing: **December 29, 2000**

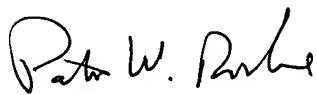
I certify that the attached patent application of **STARKMAN C. HARTLEY** which claims benefit of U.S. Provisional Application No. 60/173,579 for **DELINQUENCY-MOVING MATRICES FOR VISUALIZING LOAN COLLECTIONS**, including:

- Certificate of Mailing Via Express Mail (1 page)
- Utility Patent Application Transmittal (1 page)
- Fee Transmittal (in duplicate) (1 page)
- Declaration and Power of Attorney (2 pgs.) (for purposes of identification only)
- Eleven (11) pages of specification; three (3) pages of claims; one (1) page of abstract
- Four (4) sheets of drawings
- Return post card

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09/751892
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is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to the Assistant Commissioner for Patents, Box PATENT APPLICATION, Washington, D.C. 20231.



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